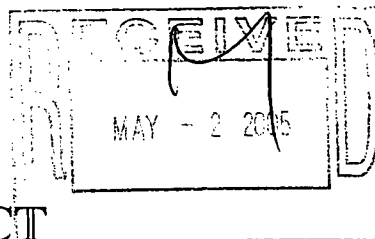


PATENT COOPERATION TREATY



From the INTERNATIONAL SEARCHING AUTHORITY

To:
GREGORY A. HUNT
JENKINS, WILSON & TAYLOR, P.A.
SUITE 1400 UNIVERSITY TOWER
3100 TOWER BOULEVARD
DURHAM, NC 27707

PCT

NOTIFICATION OF TRANSMITTAL OF
THE INTERNATIONAL SEARCH REPORT AND
THE WRITTEN OPINION OF THE INTERNATIONAL
SEARCHING AUTHORITY, OR THE DECLARATION

(PCT Rule 44.1)

Applicant's or agent's file reference 1483/3/2 CIP/PCT	Date of mailing (day/month/year) 28 APR 2005 FOR FURTHER ACTION See paragraphs 1 and 4 below
International application No. PCT/US04/27238	International filing date (day/month/year) 23 August 2004 (23.08.2004)
Applicant FINISTAR, INC	

1. ☒ The applicant is hereby notified that the international search report and the written opinion of the International Searching Authority have been established and are transmitted herewith.

 Filing of amendments and statement under Article 19:
 The applicant is entitled, if he so wishes, to amend the claims of the international application (see Rule 46):

 When? The time limit for filing such amendments is normally two months from the date of transmittal of the international search report.

 Where? Directly to the International Bureau of WIPO, 34 chemin des Colombettes
1211 Geneva 20, Switzerland, Facsimile No.: +41 22 740 14 35

 For more detailed instructions, see the notes on the accompanying sheet.
2. ☐ The applicant is hereby notified that no international search report will be established and that the declaration under Article 17(2)(a) to that effect and the written opinion of the International Searching Authority are transmitted herewith.
3. ☐ With regard to the protest against payment of (an) additional fee(s) under Rule 40.2, the applicant is notified that:
 - ☐ the protest together with the decision thereon has been transmitted to the International Bureau together with the applicant's request to forward the texts of both the protest and the decision thereon to the designated Offices.
 - ☐ no decision has been made yet on the protest; the applicant will be notified as soon as a decision is made.
4. **Reminders**

 Shortly after the expiration of 18 months from the priority date, the international application will be published by the International Bureau. If the applicant wishes to avoid or postpone publication, a notice of withdrawal of the international application, or of the priority claim, must reach the International Bureau as provided in Rules 90bis.1 and 90bis.3, respectively, before the completion of the technical preparations for international publication.

 The applicant may submit comments on an informal basis on the written opinion of the International Searching Authority to the International Bureau. The International Bureau will send a copy of such comments to all designated Offices unless an international preliminary examination report has been or is to be established. These comments would also be made available to the public but not before the expiration of 30 months from the priority date.

 Within 19 months from the priority date, but only in respect of some designated Offices, a demand for international preliminary examination must be filed if the applicant wishes to postpone the entry into the national phase until 30 months from the priority date (in some Offices even later); otherwise, the applicant must, within 20 months from the priority date, perform the prescribed acts for entry into the national phase before those designated Offices.

 In respect of other designated Offices, the time limit of 30 months (or later) will apply even if no demand is filed within 19 months.

 See the Annex to Form PCT/IB/301 and, for details about the applicable time limits, Office by Office, see the *PCT Applicant's Guide*, Volume II, National Chapters and the WIPO Internet site.

Name and mailing address of the ISA/ US Mail Stop PCT, Attn: ISA/US Commissioner for Patents P.O. Box 1450 Alexandria, Virginia 22313-1450 Facsimile No. (703) 305-3230	Authorized officer Hyung S Souh <i>[Signature]</i> Telephone No. 703-305-0505
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Form PCT/ISA/220 (January 2004)

(See notes on accompanying sheet)

DOCKET DATES: 5/28, 6/21, 6/28/05
 ASSIGNED ATTY: GATT
 FILE NO. 1483/3/2 PCT
 DOCKETED BY: HMD
 DATE: 5.2.05
 # 7-28-05 = Dd1 to file IDS
 in US. VSB 5-2-05

PATENT COOPERATION TREATY

PCT

INTERNATIONAL SEARCH REPORT

(PCT Article 18 and Rules 43 and 44)

Applicant's or agent's file reference 1483/3/2 CIP/PCT	FOR FURTHER ACTION <small>see Form PCT/ISA/220 as well as, where applicable, item 5 below</small>	
International application No. PCT/US04/27238	International filing date (<i>day/month/year</i>) 23 August 2004 (23.08.2004)	(Earliest) Priority Date (<i>day/month/year</i>) 21 August 2003 (21.08.2003)
Applicant FINISTAR, INC		

This international search report has been prepared by this International Searching Authority and is transmitted to the applicant according to Article 18. A copy is being transmitted to the International Bureau.

This international search report consists of a total of 3 sheets.



It is also accompanied by a copy of each prior art document cited in this report.

I Basis of the Report

- a. With regard to the language, the international search was carried out on the basis of the international application in the language in which it was filed, unless otherwise indicated under this item.
- ☐ The international search was carried out on the basis of a translation of the international application furnished to this Authority (Rule 23.1(b)).
- b. ☐ With regard to any nucleotide and/or amino acid sequence disclosed in the international application, see Box No. I.
2. ☐ Certain claims were found unsearchable (See Box No. II)
3. ☐ Unity of invention is lacking (See Box No. III)
4. With regard to the title,
- ☒ the text is approved as submitted by the applicant.
- ☐ the text has been established by this Authority to read as follows:

5 With regard to the abstract,



the text is approved as submitted by the applicant.



the text has been established, according to Rule 38.2(b), by this Authority as it appears in Box No. IV. The applicant may, within one month from the date of mailing of this international search report, submit comments to this Authority.

6. With regard to the drawings,

- a. the figure of the drawings to be published with the abstract is Figure No. 1



as suggested by the applicant.



as selected by this Authority, because the applicant failed to suggest a figure.



as selected by this Authority, because this figure better characterizes the invention.

- b. ☐ none of the figures is to be published with the abstract.

INTERNATIONAL SEARCH REPORT

International application No.

PCT/US04/27238

Box IV TEXT OF THE ABSTRACT (Continuation of Item 5 of the first sheet)

NEW ABSTRACT: methods and systems for facilitating transactions (200) between commercial banks and pooled depositor groups are disclosed. Employees of a control center determine interest rate return needs of pooled depositor groups (210) such as trust departments at commercial banks. The control center employees aggregate (204) the funds to produce a stable funds source and communicate the availability of the stable funds source to commercial banks for core deposits (210). The commercial banks communicate cash needs to the control center (202). The control center sets an interest rate (206) to be paid to the pooled depositor groups for use of the funds to at least the depositor groups expected rate of return and below and the rate that commercial banks are willing to pay for funds. The banks post master NOW accounts and the pooled depositor groups deposit funds in the master NOW accounts (212).

INTERNATIONAL SEARCH REPORT

International application No.

PCT/US04/27238

A. CLASSIFICATION OF SUBJECT MATTER

IPC(7) : G06F 17/16
US CL : 70538

According to International Patent Classification (IPC) or to both national classification and IPC

B. FIELDS SEARCHED

Minimum documentation searched (classification system followed by classification symbols)
U.S. : 705/38

Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched
NONE

Electronic data base consulted during the international search (name of data base and, where practicable, search terms used)
WEST DIALOG

C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category *	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
X	U.S. 5, 870, 724 (Lawlor et al) 9 February, 1999 (02.09.1999) entire document.	1-60



Further documents are listed in the continuation of Box C.



See patent family annex.

* Special categories of cited documents:

"A" document defining the general state of the art which is not considered to be of particular relevance

"E" earlier application or patent published on or after the international filing date

"L" document which may throw doubts on priority claim(s) or which is cited to establish the publication date of another citation or other special reason (as specified)

"O" document referring to an oral disclosure, use, exhibition or other means

"P" document published prior to the international filing date but later than the priority date claimed

"T"

later document published after the international filing date or priority date and not in conflict with the application but cited to understand the principle or theory underlying the invention

"X"

document of particular relevance; the claimed invention cannot be considered novel or cannot be considered to involve an inventive step when the document is taken alone

"Y"

document of particular relevance; the claimed invention cannot be considered to involve an inventive step when the document is combined with one or more other such documents, such combination being obvious to a person skilled in the art

"&"

document member of the same patent family

Date of the actual completion of the international search

07 March 2005 (07.03.2005)

Date of mailing of the international search report

28 APR 2005

Name and mailing address of the ISA/US

Mail Stop PCT, Attn: ISA/US
Commissioner for Patents
P.O. Box 1450
Alexandria, Virginia 22313-1450

Facsimile No. (703) 305-3230

Authorized officer

Hyung S Souh

Telephone No. 703-305-0505

ASouh for

PATENT COOPERATION TREATY

From the
INTERNATIONAL SEARCHING AUTHORITY

To:
GREGORY A. HUNT
JENKINS, WILSON & TAYLOR, P.A.
SUITE 1400 UNIVERSITY TOWER
3100 TOWER BOULEVARD
DURHAM, NC 27707

PCT

WRITTEN OPINION OF THE
INTERNATIONAL SEARCHING AUTHORITY

(PCT Rule 43bis.1)

Date of mailing (day/month/year) 28 APR 2005		
Applicant's or agent's file reference 1483/3/2 CIP/PCT	FOR FURTHER ACTION See paragraph 2 below	
International application No. PCT/US04/27238	International filing date (day/month/year) 23 August 2004 (23.08.2004)	Priority date (day/month/year) 21 August 2003 (21.08.2003)
International Patent Classification (IPC) or both national classification and IPC IPC(7): G06F 17/16 and US Cl.: 705/38		
Applicant FINISTAR, INC		

1. This opinion contains indications relating to the following items:

- ☒ Box No. I Basis of the opinion
- ☐ Box No. II Priority
- ☐ Box No. III Non-establishment of opinion with regard to novelty, inventive step and industrial applicability
- ☐ Box No. IV Lack of unity of invention
- ☒ Box No. V Reasoned statement under Rule 43bis.1(a)(i) with regard to novelty, inventive step or industrial applicability; citations and explanations supporting such statement
- ☐ Box No. VI Certain documents cited
- ☐ Box No. VII Certain defects in the international application
- ☐ Box No. VIII Certain observations on the international application

2. FURTHER ACTION

If a demand for international preliminary examination is made, this opinion will be considered to be a written opinion of the International Preliminary Examining Authority ("IPEA") except that this does not apply where the applicant chooses an Authority other than this one to be the IPEA and the chosen IPEA has notified the International Bureau under Rule 66.1bis(b) that written opinions of this International Searching Authority will not be so considered.

If this opinion is, as provided above, considered to be a written opinion of the IPEA, the applicant is invited to submit to the IPEA a written reply together, where appropriate, with amendments, before the expiration of 3 months from the date of mailing of Form PCT/ISA/220 or before the expiration of 22 months from the priority date, whichever expires later.

For further options, see Form PCT/ISA/220.

3. For further details, see notes to Form PCT/ISA/220.

Name and mailing address of the ISA/ US Mail Stop PCT, Attn: ISA/US Commissioner for Patents P.O. Box 1450 Alexandria, Virginia 22313-1450 Facsimile No. (703) 305-3230	Authorized officer Hyung S Souh <i>[Signature]</i> Telephone No. 703-305-0505
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Form PCT/ISA/237 (cover sheet) (January 2004)

DOCKET DATES: 5/28, 6/21, 6/28/05
 ASSIGNED ATTY: GAH
 FILE NO. 1483/3/2 CIP/PCT
 DOCKETED BY: HMD
 DATE: 5-2-05
 * 7-28-05 = Dd1 to file IDS
 in US .msb..05

**WRITTEN OPINION OF THE
INTERNATIONAL SEARCHING AUTHORITY**

International application No.

PCT/US04/27238

Box No. I Basis of this opinion

1. With regard to the **language**, this opinion has been established on the basis of the international application in the language in which it was filed, unless otherwise indicated under this item.

☐ This opinion has been established on the basis of a translation from the original language into the following language _____, which is the language of a translation furnished for the purposes of international search (under Rules 12.3 and 23.1(b)).

2. With regard to any **nucleotide and/or amino acid sequence** disclosed in the international application and necessary to the claimed invention, this opinion has been established on the basis of:

a. type of material

☐ a sequence listing

☐ table(s) related to the sequence listing

b. format of material

☐ in written format

☐ in computer readable form

c. time of filing/furnishing

☐ contained in international application as filed.

☐ filed together with the international application in computer readable form.

☐ furnished subsequently to this Authority for the purposes of search.

3. ☐ In addition, in the case that more than one version or copy of a sequence listing and/or table relating thereto has been filed or furnished, the required statements that the information in the subsequent or additional copies is identical to that in the application as filed or does not go beyond the application as filed, as appropriate, were furnished.

4. Additional comments:

WRITTEN OPINION OF THE
INTERNATIONAL SEARCHING AUTHORITY

International application No.
PCT/US04/27238

Box No. V Reasoned statement under Rule 43 bis.1(a)(i) with regard to novelty, inventive step or industrial applicability; citations and explanations supporting such statement

I. Statement

Novelty (N)	Claims <u>NONE</u>	YES
	Claims <u>1-60</u>	NO
Inventive step (IS)	Claims <u>NONE</u>	YES
	Claims <u>1-60</u>	NO
Industrial applicability (IA)	Claims <u>1-60</u>	YES
	Claims <u>NONE</u>	NO

2. Citations and explanations:

Claims 1-60, lack novelty under Pct Article 33(2)-33(4) as being anticipated by Lawlor U.S Patent 8, 870, 724.

Claims 1-60 Lawlor discloses an interchange interface module in enables the fault tolerant computer system to interface with the interchange network in a conventional manner and converts internal system transaction information to a format that is compatible with the network and a log of all transactions communicated between systems are maintained and method and system for distributing financial and other services to remote locations and provides banking type financial transaction handling via remote data terminals located in users homes or offices or other locations, home banking or remote banking (Note abstract and see column 17 lines 18-65 and column 18-19 lines 1-65).

Claims 1-60 meet the criteria set out in Pct Article 33(4) and thus have industrial applicability the subject matter claimed can be made or used in an industry.